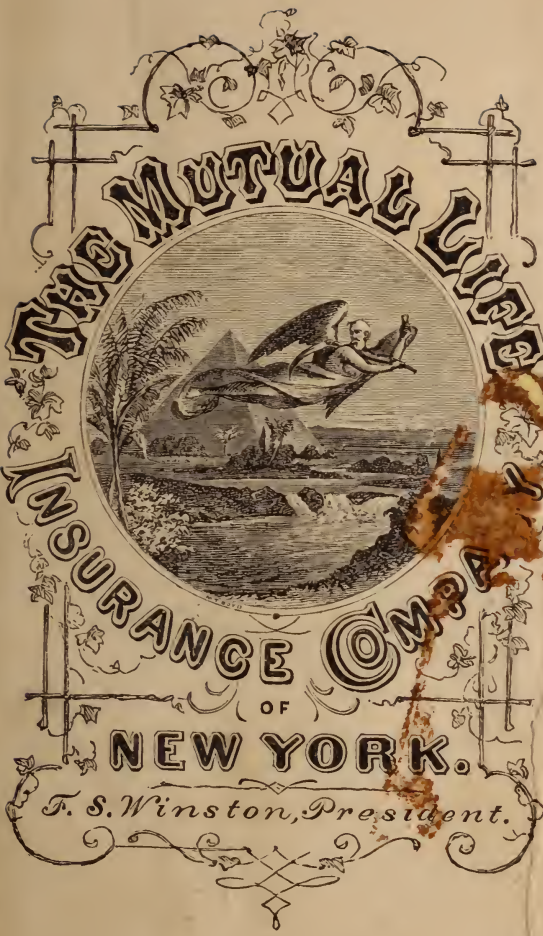
THE MUTUAL LIFE
INSURANCE COMPANY
OF
NEW YORK.
F. S. Winston, President.

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SEYMOUR DURST

FORT NEW AMSTERDAM (NEW YORK), 1651

When you leave, please leave this book
Because it has been said
"Ever'thing comes t' him who waits
Except a loaned book."

CHL 3576 BOOK 17

AVERY
DURST

THE

MUTUAL LIFE

INSURANCE COMPANY OF NEW YORK.

F. S. WINSTON, President.

144 & 146 Broadway, New York.

The Cash Assets of this Company exceed

SIXTY MILLION DOLLARS.

Its Investments are limited by its Charter

TO

United States, and New York State and City, Stocks,

AND TO

Bonds and Mortgages on unincumbered Real Estate worth, in every case, double the amount loaned thereon.

APRIL, 1873.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

OFFICERS.

FREDERICK S. WINSTON, President.

RICHARD A. McCURDY, Vice-President.

JOHN M. STUART, Secretary.

W. H. C. BARTLETT, LL.D., Actuary.

FRED'K SCHROEDER, Assistant Secretary.

LEWIS C. LAWTON, Assistant Actuary.

CHARLES A. HOPKINS, Cashier.

ISAAC L. KIP, M.D.,
G. S. WINSTON, M.D.,
Medical Examiners.

BOARD OF TRUSTEES.

FREDERICK S. WINSTON, President of the Company.
HON. JOHN V. L. PRUYN, Albany, N. Y.
ROBERT H. McCURDY.
ISAAC GREEN PEARSON, Vice-President Relief Fire Insurance Co.
MARTIN BATES, of Martin Bates & Co.
WILLIAM BETTS, LL.D., of Betts & Robinson.
JOHN WADSWORTH.
ALFRED EDWARDS.
OLIVER H. PALMER, Vice-President Western Union Telegraph Co.
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DAVID HOADLEY, President Manhattan Iron Co.
HENRY A. SMYTHE, President N. Y. State Loan and Trust Co.
Hon. W. E. DODGE, of Phelps, Dodge & Co.
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HENRY E. DAVIES, late Chief Justice Court of Appeals.
RICHARD A. McCURDY, Vice-President of the Company.
FRANCIS SKIDDY, of Skiddy, Minford & Co.
J. ELLIOTT CONDICT, of J. E. Condict & Co.
JAMES C. HOLDEN, of Holden, Hopkins & Stokes.
HERMAN C. VAN POST, of Oelrichs & Co.
GEORGE C. RICHARDSON, Boston, Mass.
ALEXANDER H. RICE, Boston, Mass.
W. T. BABCOCK, San Francisco, Cal.
F. RATCHFORD STARR, Philadelphia.

MONEY VALUE IN MEN.

MEN of wealth and of leisure derive their support from interest on their investments, but men of business, whatever the extent of their moneyed possessions, are dependent for success upon their business talents, the only true index, in a commercial point of view, of their actual moneyed value. Their bank credit rises or falls in the same ratio as their qualifications for the business in which they are engaged are developed. Such as manifest the greatest shrewdness in trading with the means at their disposal, possess THE LARGEST CASH CAPITAL IN THEMSELVES.

All that a man earns over and above the interest on the sum at his disposal, is earned by his CAPITALIZED SELF.

If he be worth $10,000, seven per cent. interest thereon would yield him $700 annually; but if, through successful business operations, he makes his $10,000 yield him $10,000 a year, as many do, the MAN is just as much more valuable than his MONEY, as the $10,000 annual income exceeds the $700 annual interest. There is far more wealth in the brain than in the purse.

Every good business man insures his property as a matter of course. His own sense of security, no less than his desire to keep up his business credit, prompts him to do so. To neglect this would be seriously to damage his commercial reputation.

As in Fire Insurance, so in Life Insurance. Those who avail themselves of its advantages furnish proof of their forethought and sound judgment, and thus strengthen the confidence of all having business transactions with them. No one who willingly neglects to provide for his family can be supposed to care much for his creditors.

A shrewd business man will readily see that it is much safer and better for him to transfer a portion at least of the risk he is incurring to a Life Insurance company willing to assume it, rather than to retain the whole of it himself, and thus remain his own underwriter for the full amount, especially in view of the large actual cash value that exists in his *business capabilities*, which are rendered valueless in case of severe sickness or death.

Life Insurance, as conducted by this Company, offers peculiar inducements to men of business, inasmuch as the premiums paid into it are not merely an expenditure on their part, but a safe and desirable investment. The money so invested is kept actively employed by the Com-

pany in earning money, and being a purely "Mutual" company, in the strictest sense of the term, its large earnings belong exclusively to the insured; among whom the surplus is annually and equitably divided, *as explained on page* 12.

These dividends, if applied to the reduction of premiums, make the cost of insurance in this Company much lower than in any other company, whether doing business on the MUTUAL or on the STOCK plan. *In proof of this, see page* 9.

Professional men are, with but few exceptions, supported wholly by their professions. In such cases the professional talent is so much cash capital, the value of which is to be estimated by the income it produces. So, too, is it with the mechanic, whose capital is in his inventive genius, or in his skillful labor.

To all who are in good health, this Company is the best possible kind of savings institution. If the insured die soon after paying his premium, which amounts to but a few dollars, the thousands of dollars for which the policy was issued are at once secured.

It is quite a mistake to suppose that a policy in THIS COMPANY would prove an unprofitable investment were the insured to live to pay premiums for many years.

The dividends are such as to make the policy, even under these circumstances, a good investment, *as is explained on page* 7.

By allowing the dividends of this Company to accumulate, they form a fund upon which the insured can at any time draw in payment of his premium. The necessity of making a cash payment, when it would not be convenient to do so, is thus avoided. The practical working of this very important advantage *is explained on page* 17. It will also be seen, by reference to example given on page 11, to what extent this dividend fund may accumulate.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

AN INSURANCE IN THIS COMPANY IS A GOOD INVESTMENT.

Should the insured live to pay premiums for many years, the investment would be a desirable one.

Policy No. 7504,

Dated October 6, 1849, *on the life of* ALLAN MELVILLE, *of New York City. In force* 23 *years.*

The original amount of this policy was	$5,000 00
The dividend additions were	3,785 00
Amount paid by this Company,	$8,785 00
Dividends paid by Company as above	$3,785 00
Total amount of premiums paid on this policy	2,426 50
Dividends exceeded premiums by	$1,358 50

These dividends amount to $155\frac{9}{10}$ per cent. of all the premiums paid. In addition to which the Company paid the $5000 for which policy was issued.

Policy No. 51,935,

Dated September 25, 1866, *on the life of* MARC C. CHENEVIERE, *of New York City. In force* 5 *years.*

The original amount of this policy was	$5,000 00
The dividend additions were	507 72
Amount paid by this Company,	$5,507 72

The five annual premiums of $118.20 each on this policy amounted in all to $591.00, which yielded the above amount of $5507.72, OR NEARLY TEN TIMES THE SUM INVESTED.

LIVING WITNESSES

OF THE VALUE OF AN INSURANCE IN THIS COMPANY.

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Policy No. 3.

HEZRON A. JOHNSON, Broker, New York City.

Amount $5000. *Dated February* 2, 1843. *Annual Premium*, $102.

30 annual premiums paid amounting to.....$3,060 00
The dividend additions to this policy are..... 5,663 23

Which is $2603.23 more than all the premiums paid.

Original amount of policy.....$5,000 00
Dividend additions..... 5,663 23

Present amount of policy, $10,663 23

Which is $7603.23 more than all the premiums paid.

At 6 per cent. compound interest, the premiums paid amount to.....$8,547 77
Profit to insured over and above premiums and compound interest thereon.....$2,115 46

Policy No. 6764.

FRANCIS S. LATHROP, President Union Mutual Insurance Company, New York City.

Amount $8,000. *Dated June* 2, 1849. *Annual Premium*, $280.80.

24 annual premiums paid.....$6,739 20
The dividend additions to June 2, 1873, are..... 8,479 24

Which is $1740.04 more than all the premiums paid.

Original amount of policy.....$8,000 00
Dividend additions..... 8,479 24

Present amount of policy, $16,479 24

Which is $9740.04 more than all the premiums paid.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

THIS COMPANY'S DIVIDENDS REDUCE ITS RATES OF PREMIUMS.

Policy No. 46,958.

BENJAMIN C. TOWNSEND, New York City.

Amount $10,000. *Dated May* 16, 1866. *Annual Premium*, $435.40.

Total premiums paid in 7 years	$3,047 80
Cash dividends used towards payment of premiums	1,077 41
Total net cost to the insured,	$1,970 39

The annual cash dividends have averaged $35\frac{3}{10}$ per cent. of the annual premiums.

Average cost per $1000 for each year has been	$28 15
The rate for the same in leading stock companies is	33 85

Mr. Benjamin C. Townsend is one of the many policy-holders of this Company who have taken additional insurance in it. Hundreds of letters have been received from professional men, business men, mechanics, and others, insured in this Company, containing such expressions as these: "Highly pleased with the wise, prudent, and economical management of the Company." "I am perfectly satisfied with my dividends. They are larger than I was told I could expect." "I also hold policies taken at same time in three other leading companies. The dividends in this are much larger, and the annual cost to me less than in any other company." "I hold now three policies of $5000 each in this Company, and shall take another as soon as I am able." "I am entirely satisfied with the results, and till I have the full limit of $30,000, allowed by the Company's rules, I shall never insure elsewhere," &c., &c.

Policy No. 28,025.

JULIUS IVES, Jr.

Policy in force 10 *years. Dividends drawn each year.*

Amount $5000. *Dated February* 13, 1863. *Annual Premium,* $102.35.

Total premiums paid in 10 years	$1,023 50
Cash dividends used in payment of premiums	380 47
Total net cost to the insured,	$643 03

The annual cash dividends have averaged $37\frac{1}{10}$ per cent. of the annual premiums.

The cash dividend for the year ending February 13, 1873, was $41.69, which was $40\frac{7}{10}$ per cent. of the annual premium.

Policy No. 44,694.

Policy in force 7 *years. No dividends drawn.*

PLATT K. DICKINSON, New York City.

Amount $10,000. *Dated March* 19, 1866. *Annual Premium,* $198.90.

Total premiums paid in 7 years	$1,392 30
Total cash dividends	553 62

The annual cash dividends have averaged $39\frac{7}{10}$ per cent. of the annual premiums paid.

The cash dividend for year ending March 19, 1873, was $83.60, which is 42 per cent. of the annual premium.

The dividend additions on this policy amount to $1835.14.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

Policy No. 129,678.

First Year's Dividend.

ANDREW BARSTOW, New York City.

Amount $10,000. *Dated March* 25, 1872. *Annual Premium*, $220.70.

Premium paid March 25, 1872	$220 70
Cash dividend March 25, 1873	66 32

Cash dividend at end of first year, 30 per cent. of the premium.

If not drawn in cash towards payment of the second annual premium, this year's dividend would add to the policy (in paid-up insurance), $199.11, which is 90 per cent. of the premium.

The following illustration shows that the Dividend System of this Company is preferable to the "Return Premium" plan of other companies, especially as they charge an increased rate of premium on that kind of policies.

Policy No. 14,470,

Dated April 12, 1855, *on the life of the late* HON. HORACE GREELEY.

The original amount of this policy was	$8,000 00
The dividend additions were	6,296 09
Amount paid by this Company in 1872,	$14,296 09

The eighteen annual premiums of $293.04 each paid on this policy amounted to $5274.72, all of which, together with the surplus of $1,021.37 was returned by this Company, in addition to the $8000 insured. IN OTHER WORDS THE DIVIDENDS MORE THAN RETURNED ALL THE PREMIUMS THAT HAD BEEN PAID.

ALL of the foregoing examples are from policies issued by this Company. By comparing them with the results of policies of other companies, it will be seen that this Company has done much better than any other. This is chiefly accounted for as follows:

1. It is a purely "Mutual" Company; not partially so, nor merely nominally so, as is the case with many companies. The whole of its large profits, and surplus from every source, is therefore divided, and in the most equitable manner, among its policy-holders, who have entire control of its business, and to whom its funds exclusively belong.

   This Company never having had one dollar of capital, there are no stockholders to absorb the whole, or any part of its income, as is the case with most of the other Life Insurance companies, some of which are doing business on what is known as the "stock" plan, and some on the "mixed" plan. The latter distribute but a portion of their earnings to their insured, though in many cases they style themselves "mutual" companies.

   In Life Insurance the "reserve," not the capital, furnishes the requisite security. No company in

the world has capital enough to protect its policy-holders, nor is capital needed where there is a sufficient "reserve." The *surplus* of this Company is, each year, greatly in excess of the cash capital of any other Life Insurance company in this country. The "reserve" is the fund at interest, from which the policies are paid as they become claims.

2. Its great strength, as shown in the amount and character of its investments.

Its assets, (April, 1873,) amount to over sixty millions of dollars, which not only exceed those of any other company in the world, but which are increasing, from year to year, more rapidly than in any other. This increase shows that ample provision is being made to meet accumulating liabilities, and also that comparatively few policies are allowed to lapse, thereby proving that the insured are thoroughly satisfied.

The investments of this Company are restricted by its charter, and are such that they can, at any time, be readily converted into their full cash value. They are also so completely under the oversight of the Trustees of the Company, that any danger of loss, by depreciation in value or otherwise, will at once be seen and guarded against. The interest is, therefore, easily and promptly collected, thus secur-

ing "interest upon interest," so pre-eminently essential in Life Insurance.

3. Its premiums and reserves are both calculated upon a basis of four per cent. expected interest, instead of four and a half per cent. or six per cent., as is the case in most companies. The difference between this four per cent. and the interest actually realized, furnishes that much larger margin for security and profit to those insured in this Company.

4. Low rate of mortality among its members. The conservative and careful management of this Company is shown by the fact that the death claims have been only three-fourths of the amount anticipated, and for which provision had been made.

   Life Insurance tables are based upon the average duration of not less than ten thousand lives; hence no company, having in force a smaller number of risks than that, has any safe or proper basis upon which to ascertain its true condition.

5. Economy in conducting its business. By the last published report (1872) of the Insurance Commissioner of Massachusetts, it is shown that the average ratio of gross expenses to gross receipts of all the companies doing business in that State was $15\frac{70}{100}$ per cent. In this Company it was only $7\frac{87}{100}$ per cent., which was below that of any other.

The same report shows that the ratio of expenses in purely "mutual" companies averages much below that of either the "mixed" or "stock" companies. They average, in that report, as follows:

In the thirteen "mutual" companies doing business in Massachusetts, . $13\frac{99}{100}$ per ct.
In the thirty-seven "mixed" companies doing business in Massachusetts, ... $30\frac{62}{100}$ per ct.
In the four "stock" companies doing business in Massachusetts, . . . $29\frac{26}{100}$ per ct.

The total expenses of this Company during the whole thirty years of its existence have been less than ten per cent. of its receipts.

6. Large cash dividends to its policy-holders. This Company has returned in dividends to its policy-holders over twenty-eight millions of dollars. These dividends are not only much larger in the aggregate than those of any other company in the world—(*exceeding those of all other companies in the United States combined, excepting three*)—but are also larger in individual cases. As, for example, every man aged thirty years, who took out an ordinary life-policy in this Company last year (1872) receives this year (1873) a cash dividend of over twenty-

nine per cent. of the annual premiums paid by him. *See page* 11.

Those insured in this Company can use their dividends in payment of their *second* year's premiums, and annually thereafter. Every policy of this Company, whether "paid-up" or otherwise, participates in its dividends.

The magnitude of the dividends of this Company is owing to its careful and economical management. Were it less economically conducted, such large dividends could not possibly be paid.

7. Lessening the cost of Insurance. The statements given above explain why an insurance in this Company costs less, for a term of years, than in any other company in the world. *See page* 9.

DESCRIPTION OF POLICIES.

ALL policies issued by this Company, whether continued-payment or paid-up policies, participate annually in the profits.

These are equitably distributed as dividends among all classes of policies, and may be used as cash towards payment of the *second* year's premiums, and annually thereafter. Or they may be used in the purchase of additional insurance, payable with the original policy. Such dividend additions also participate in future dividends, and may at any time be re-converted into cash to be used towards payment of premiums.

On paid-up policies the dividends may be drawn annually in cash.

No policy issued by this Company, whether on the ordinary plan, or on ten-year and other term plans, need be forfeited. The Company will, if application is made in due time, purchase any policy that has been in force two years or more, and give therefor its equitable cash value or an equivalent paid-up policy. All term-payment and endowment policies have this paid-up value guaranteed in the policies, and on such policies a cash surrender value will be paid after they have been in force one year.

[Policies on life of a husband or father in favor of wife or minor children, cannot *by law* be surrendered,

transferred, or alienated in any way whatever, either with or without the consent of the wife. Such policies can, however, be exchanged for their value in paid-up policies in favor of the same parties.]

To meet the choice of such as may prefer to have the amount of policy paid to their widows or heirs in annual or semi-annual instalments for a specified number of from five to twenty-five years, rather than in one sum, this Company will issue policies guaranteeing such payments. Existing policies may, if desired, be converted at any time into such "Instalment Policies." These deferred payments or annuities will, if so requested, be made inalienable by the beneficiaries, and will, until all payments are completed, participate in the annual dividends of the Company.

The practical working of the "Tontine" system of insurance having proved highly inequitable and injurious to the interests of those insured on that plan, this Company has discontinued the issue of such policies.

LIFE POLICIES.

These are policies by which the Company agrees to pay a specified sum of money sixty days after acceptance of satisfactory proof of the death of the person whose life is insured. This amount to be paid to wife, children, heirs, or assigns, as directed.

For such policies applicants may pay the premiums in either of the following ways:

By annual payments during life. *See page* 21.

By annual payments for five, ten, fifteen, or twenty years. *See page* 21.

By a single payment. *See page* 21.

If preferred, the premiums can be paid half annually or quarter annually by the additional payment of a small extra charge for interest, &c.

Rates for Half Annual Premiums, on page 22.
Rates for Quarter Annual Premiums, on page 23.

ENDOWMENT POLICIES.

By these policies the Company agrees to pay a specified sum of money at the end of five, ten, fifteen, twenty, twenty-five, thirty, or thirty-five years, if the person insured lives so long, or, if he die before that time, sixty days after acceptance of satisfactory proof of his death.

For such policies applicants may pay the premiums annually, half annually, or quarter annually,

During the continuance of the policy. *See pages* 24, 25, 26.

During five or ten years only. *See pages* 27 to 32.

By a single payment. *See page* 33.

CHILDREN'S ENDOWMENT POLICIES.

These are policies payable only when a child attains the age of eighteen, twenty-one, or twenty-five years, with or without the return of all premiums that have been paid in case the child dies before reaching the specified age. The premiums on these policies can be paid annually, half annually, or quarter annually.

Rates for Annual Premiums, on page 34.

RATES.

Rates are always charged according to the age at the *nearest* birthday. No contracts are made with minors.

The rates given in the tables are for each $1000 of insurance. The rates for other amounts from $200 to $30,000 are in the same proportion.

An extra rate of $5 for every $1000 of insurance is charged on lives of females under forty-eight years of age. Not over $2500 insured on life of any female.

Engineers, firemen, brakemen, railroad conductors, miners, sailors, and those engaged in other extra hazardous occupations, are not insured by this Company. Officers of the army and navy are insured at the regular table rates, but they are liable to extra charge when engaged in war service, or when located in unhealthy climates.

For the first policy issued on the life of any person a policy fee of $1 is always charged. No fee is charged for subsequent policies on same life.

The premiums for the first year must, on all policies, be paid in full in cash; for the second and all subsequent years the premiums may be reduced by use of the dividends.

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

LIFE POLICIES, PAYABLE AT DEATH ONLY.

Age.	ANNUAL PAYMENTS.					Single Payment.	Age.
	For Life.	For 20 years.	For 15 years.	For 10 years.	For 5 years.		
20 to 25	$19 89	$27 39	$32 34	$42 56	$73 87	$326 58	20 to 25
26	20 40	27 93	32 97	43 37	75 25	332 58	26
27	20 93	28 50	33 62	44 22	76 69	338 83	27
28	21 48	29 09	34 31	45 10	78 18	345 31	28
29	22 07	29 71	35 02	46 02	79 74	352 05	29
30	22 70	30 36	35 76	46 97	81 36	359 05	30
31	23 35	31 03	36 54	47 98	83 05	366 33	31
32	24 05	31 74	37 35	49 02	84 80	373 89	32
33	24 78	32 48	38 20	50 10	86 62	381 73	33
34	25 56	33 26	39 09	51 22	88 52	389 88	34
35	26 38	34 08	40 01	52 40	90 49	398 34	35
36	27 25	34 93	40 98	53 63	92 54	407 11	36
37	28 17	35 83	42 00	54 91	94 67	416 21	37
38	29 15	36 78	43 06	56 24	96 89	425 64	38
39	30 19	37 78	44 17	57 63	99 19	435 42	39
40	31 30	38 83	45 33	59 09	101 59	445 55	40
41	32 47	39 93	46 56	60 60	104 08	456 04	41
42	33 72	41 10	47 84	62 19	106 66	466 89	42
43	35 05	42 34	49 19	63 84	109 34	478 11	43
44	36 46	43 64	50 61	65 57	112 13	489 71	44
45	37 97	45 03	52 11	67 37	115 02	501 69	45
46	39 58	46 50	53 68	69 26	118 02	514 04	46
47	41 30	48 07	55 35	71 25	121 15	526 78	47
48	43 13	49 73	57 10	73 32	124 38	539 88	48
49	45 09	51 50	58 95	75 49	127 74	553 33	49
50	47 18	53 38	60 91	77 77	131 21	567 13	50
51	49 40	55 38	62 98	80 14	134 80	581 24	51
52	51 78	57 51	65 16	82 63	138 51	595 66	52
53	54 31	59 79	67 47	85 22	142 34	610 36	53
54	57 02	62 22	69 91	87 94	146 30	625 33	54
55	59 91	64 82	72 50	90 79	150 38	640 54	55
56	63 00	67 60	75 26	93 78	154 60	655 99	56
57	66 29	70 59	78 18	96 91	158 94	671 64	57
58	69 82	73 78	81 30	100 21	163 43	687 48	58
59	73 60	77 22	84 63	103 68	168 07	703 49	59
60	77 63	80 91	88 19	107 35	172 87	719 65	60
61	81 96	84 88	91 99	111 23	177 83	735 92	61
62	86 58	89 16	96 06	115 32	182 95	752 26	62
63	91 54	93 76	100 43	119 66	188 26	768 67	63
64	96 86	98 73	105 12	124 28	193 77	785 10	64
65	102 55	104 10	110 16	129 18	199 48	801 52	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

LIFE POLICIES PAYABLE AT DEATH ONLY.

HALF-ANNUAL PAYMENTS.

Age.	For Life.	For 20 years.	For 15 years.	For 10 years.	For 5 years.	Age.
20 to						20 to
25	$10 35	$14 24	$16 82	$22 13	$38 41	25
26	10 61	14 53	17 14	22 56	39 13	26
27	10 89	14 82	17 48	23 00	39 88	27
28	11 17	15 13	17 84	23 44	40 65	28
29	11 48	15 45	18 21	23 93	41 46	29
30	11 80	15 78	18 60	24 43	42 30	30
31	12 14	16 14	19 00	24 95	43 19	31
32	12 50	16 50	19 42	25 49	44 10	32
33	12 89	16 89	19 86	26 05	45 04	33
34	13 29	17 30	20 33	26 64	46 03	34
35	13 72	17 72	20 81	27 25	47 05	35
36	14 17	18 17	21 31	27 89	48 12	36
37	14 65	18 63	21 84	28 56	49 23	37
38	15 16	19 13	22 39	29 25	50 38	38
39	15 70	19 64	22 97	29 97	51 58	39
40	16 28	20 19	23 57	30 73	52 83	40
41	16 89	20 76	24 21	31 51	54 12	41
42	17 54	21 37	24 88	32 34	55 47	42
43	18 23	22 01	25 58	33 20	56 85	43
44	18 96	22 70	26 32	34 10	58 31	44
45	19 75	23 42	27 10	35 04	59 81	45
46	20 58	24 18	27 92	36 02	61 37	46
47	21 48	25 00	28 78	37 05	63 00	47
48	22 43	25 83	29 69	38 13	64 68	48
49	23 45	26 78	30 66	39 26	66 43	49
50	24 54	27 76	31 67	40 44	68 23	50
51	25 69	28 80	32 75	41 68	70 10	51
52	26 93	29 91	33 88	42 96	72 02	52
53	28 24	31 09	35 08	44 32	74 01	53
54	29 65	32 36	36 35	45 73	76 07	54
55	31 16	33 71	37 70	47 21	78 20	55
56	32 76	35 15	39 13	48 77	80 39	56
57	34 47	36 70	40 65	50 40	82 65	57
58	36 30	38 37	42 28	52 11	84 98	58
59	38 27	40 15	44 01	53 91	87 40	59
60	40 37	42 07	45 86	55 82	89 89	60
61	42 62	44 14	47 84	57 84	92 47	61
62	45 02	46 36	49 95	59 97	95 14	62
63	47 60	48 76	52 22	62 23	97 90	63
64	50 37	51 34	54 66	64 63	100 76	64
65	53 33	54 13	57 28	67 19	103 73	65

The Mutual Life Insurance Company of New York.

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

LIFE POLICIES PAYABLE AT DEATH ONLY.

QUARTER-ANNUAL PAYMENTS.

Age.	For Life.	For 20 years.	For 15 years.	For 10 years.	For 5 years.	Age.
20 to						20 to
25	$5 28	$7 26	$8 57	$11 28	$19 58	25
26	5 41	7 40	8 74	11 50	19 94	26
27	5 55	7 55	8 91	11 72	20 32	27
28	5 70	7 71	9 09	11 95	20 72	28
29	5 85	7 87	9 28	12 20	21 13	29
30	6 01	8 04	9 48	12 45	21 56	30
31	6 19	8 22	9 68	12 72	22 01	31
32	6 37	8 41	9 90	12 99	22 47	32
33	6 57	8 61	10 12	13 28	22 95	33
34	6 77	8 81	10 36	13 58	23 46	34
35	6 99	9 03	10 60	13 89	23 98	35
36	7 22	9 26	10 86	14 22	24 52	36
37	7 47	9 50	11 13	14 55	25 09	37
38	7 73	9 75	11 41	14 90	25 68	38
39	8 00	10 01	11 70	15 28	26 29	39
40	8 29	10 29	12 01	15 66	26 92	40
41	8 60	10 58	12 35	16 06	27 58	41
42	8 94	10 89	12 68	16 48	28 27	42
43	9 29	11 22	13 04	16 92	28 98	43
44	9 66	11 57	13 41	17 38	29 72	44
45	10 06	11 93	13 81	17 86	30 48	45
46	10 49	12 32	14 23	18 36	31 28	46
47	10 95	12 74	14 67	18 88	32 10	47
48	11 43	13 18	15 13	19 43	32 96	48
49	11 95	13 65	15 62	20 00	33 85	49
50	12 50	14 15	16 14	20 61	34 77	50
51	13 10	14 68	16 69	21 24	35 72	51
52	13 72	15 24	17 27	21 90	36 70	52
53	14 39	15 84	17 88	22 58	37 72	53
54	15 11	16 49	18 53	23 30	38 77	54
55	15 88	17 18	19 21	24 06	39 85	55
56	16 70	17 91	19 94	24 85	40 97	56
57	17 57	18 71	20 72	25 68	42 12	57
58	18 50	19 55	21 54	26 55	43 31	58
59	19 50	20 46	22 43	27 47	44 54	59
60	20 57	21 44	23 37	28 45	45 81	60
61	21 72	22 49	24 38	29 48	47 12	61
62	22 94	23 63	25 46	30 56	48 48	62
63	24 26	24 85	26 61	31 71	49 89	63
64	25 67	26 16	27 86	32 94	51 35	64
65	27 18	27 59	29 19	34 24	52 86	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

CONTINUED ANNUAL PAYMENTS.

Age.	In 35 yrs.	In 30 yrs.	In 25 yrs.	In 20 yrs.	In 15 years.	In 10 years.	In 5 years.	Age.
20 to 25	$26 33	$30 61	$37 17	$47 68	$66 02	$103 91	$219 95	20 to 25
26	26 57	30 89	37 34	47 82	66 15	104 03	220 05	26
27	26 83	31 02	37 52	47 98	66 29	104 16	220 17	27
28	27 11	31 25	37 72	48 15	66 44	104 29	220 29	28
29	27 42	31 50	37 92	48 33	66 60	104 43	220 41	29
30	27 76	31 78	38 16	48 53	66 77	104 58	220 54	30
31	28 13	32 09	38 41	48 74	66 96	104 75	220 70	31
32	28 54	32 43	38 69	48 97	67 16	104 92	220 85	32
33	28 98	32 79	38 98	49 22	67 36	105 11	221 01	33
34	29 46	33 19	39 31	49 49	67 60	105 31	221 18	34
35	30 00	33 63	39 68	49 79	67 85	105 53	221 37	35
36	30 58	34 11	40 07	50 11	68 12	105 75	221 57	36
37	31 22	34 64	40 50	50 47	68 41	106 00	221 78	37
38	31 93	35 23	40 98	50 86	68 73	106 28	222 01	38
39	32 70	35 88	41 52	51 30	69 09	106 58	222 26	39
40	33 55	36 59	42 10	51 78	69 49	106 90	222 53	40
41		37 38	42 75	52 31	69 92	107 26	222 83	41
42		38 24	43 47	52 89	70 40	107 65	223 15	42
43		39 19	44 26	53 54	70 92	108 08	223 49	43
44		40 23	45 12	54 25	71 50	108 55	223 87	44
45		41 37	46 08	55 04	72 14	109 07	224 28	45
46			47 15	55 91	72 86	109 65	224 74	46
47			48 32	56 89	73 66	110 30	225 25	47
48			49 61	57 96	74 54	111 01	225 81	48
49			51 04	59 15	75 51	111 81	226 43	49
50			52 60	60 45	76 59	112 68	227 12	50
51				61 90	77 77	113 64	227 88	51
52				63 48	79 07	114 70	228 71	52
53				65 22	80 51	115 86	229 61	53
54				67 14	82 09	117 14	230 61	54
55				69 24	83 82	118 54	231 70	55
56					85 73	120 09	232 89	56
57					87 84	121 78	234 19	57
58					90 15	123 64	235 62	58
59					92 70	125 70	237 19	59
60					95 50	127 96	238 92	60
61						130 45	240 81	61
62						133 19	242 87	62
63						136 20	245 14	63
64						139 52	247 64	64
65						143 16	250 37	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

CONTINUED HALF-ANNUAL PAYMENTS.

Age.	In 35 yrs.	In 30 yrs.	In 25 yrs.	In 20 yrs.	In 15 years.	In 10 years.	In 5 years.	Age.
20 to								20 to
25	$13 69	$15 91	$19 33	$24 80	$34 33	$54 04	$114 37	25
26	13 81	16 02	19 42	24 87	34 40	54 10	114 43	26
27	13 95	16 13	19 51	24 95	34 47	54 17	114 49	27
28	14 10	16 25	19 62	25 04	34 55	54 23	114 55	28
29	14 26	16 38	19 73	25 13	34 63	54 30	114 61	29
30	14 44	16 53	19 85	25 24	34 72	54 38	114 68	30
31	14 63	16 68	19 98	25 35	34 82	54 47	114 76	31
32	14 84	16 86	20 12	25 47	34 93	54 56	114 84	32
33	15 07	17 05	20 27	25 60	35 03	54 66	114 92	33
34	15 32	17 26	20 44	25 74	35 15	54 76	115 01	34
35	15 60	17 49	20 63	25 89	35 28	54 87	115 11	35
36	15 90	17 74	20 84	26 06	35 42	54 99	115 22	36
37	16 24	18 02	21 06	26 24	35 57	55 12	115 33	37
38	16 60	18 32	21 31	26 45	35 74	55 27	115 45	38
39	17 00	18 66	21 59	26 68	35 92	55 42	115 57	39
40	17 45	19 03	21 89	26 93	36 13	55 59	115 71	40
41		19 44	22 23	27 20	36 36	55 78	115 87	41
42		19 89	22 60	27 50	36 61	55 98	116 04	42
43		20 38	23 02	27 84	36 88	56 20	116 22	43
44		20 92	23 46	28 21	37 18	56 45	116 41	44
45		21 51	23 96	28 62	37 52	56 72	116 62	45
46			24 52	29 08	37 89	57 02	116 87	46
47			25 13	29 58	38 30	57 36	117 13	47
48			25 80	30 14	38 76	57 73	117 42	48
49			26 54	30 76	39 27	58 14	117 75	49
50			27 35	31 44	39 83	58 60	118 10	50
51				32 19	40 44	59 10	118 50	51
52				33 01	41 14	59 65	118 94	52
53				33 92	41 87	60 25	119 40	53
54				34 92	42 69	60 91	119 92	54
55				36 00	43 59	61 64	120 48	55
56					44 58	62 45	121 10	56
57					45 68	63 33	121 78	57
58					46 88	64 30	122 52	58
59					48 20	65 37	123 34	59
60					49 66	66 54	124 24	60
61						67 84	125 22	61
62						69 26	126 29	62
63						70 83	127 48	63
64						72 55	128 78	64
65						74 45	130 20	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

CONTINUED QUARTER-ANNUAL PAYMENTS.

Age.	In 35 yrs.	In 30 yrs.	In 25 yrs.	In 20 yrs.	In 15 years.	In 10 years.	In 5 years.	Age.
20 to								20 to
25	$6 98	$8 11	$9 85	$12 64	$17 50	$27 54	$58 29	25
26	7 04	8 16	9 90	12 68	17 53	27 57	58 32	26
27	7 11	8 22	9 95	12 72	17 57	27 60	58 35	27
28	7 18	8 28	10 00	12 76	17 61	27 64	58 38	28
29	7 27	8 35	10 06	12 80	17 65	27 67	58 41	29
30	7 36	8 42	10 12	12 86	17 70	27 71	58 44	30
31	7 45	8 50	10 18	12 92	17 75	27 76	58 48	31
32	7 55	8 59	10 25	12 98	17 80	27 80	58 52	32
33	7 68	8 69	10 33	13 05	17 85	27 85	58 57	33
34	7 81	8 80	10 42	13 12	17 91	27 90	58 62	34
35	7 95	8 91	10 52	13 20	17 98	27 96	58 67	35
36	8 10	9 04	10 62	13 28	18 05	28 02	58 72	36
37	8 27	9 18	10 73	13 37	18 13	28 09	58 77	37
38	8 46	9 33	10 86	13 47	18 22	28 16	58 83	38
39	8 67	9 50	11 00	13 59	18 32	28 24	58 90	39
40	8 89	9 70	11 15	13 72	18 42	28 33	58 97	40
41		9 91	11 33	13 86	18 53	28 43	59 05	41
42		10 14	11 52	14 02	18 66	28 53	59 14	42
43		10 39	11 73	14 19	18 80	28 64	59 23	43
44		10 66	11 96	14 38	18 95	28 76	59 33	44
45		10 94	12 22	14 59	19 12	28 90	59 44	45
46			12 50	14 82	19 31	29 06	59 56	46
47			12 80	15 08	19 52	29 23	59 69	47
48			13 15	15 36	19 75	29 42	59 84	48
49			13 52	15 68	20 01	29 63	60 00	49
50			13 98	16 02	20 30	29 86	60 18	50
51				16 40	20 61	30 12	60 39	51
52				16 82	20 95	30 40	60 61	52
53				17 29	21 34	30 70	60 85	53
54				17 80	21 75	31 04	61 10	54
55				18 35	22 22	31 41	61 40	55
56					22 72	31 82	61 72	56
57					23 28	32 27	62 06	57
58					23 89	32 77	62 44	58
59					24 56	33 31	62 86	59
60					25 31	33 91	63 31	60
61						34 57	63 82	61
62						35 30	64 36	62
63						36 10	64 97	63
64						36 97	65 62	64
65						37 94	66 35	65

The Mutual Life Insurance Company of New York.

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

ANNUAL PAYMENTS FOR TEN YEARS.

Age.	In 35 years.	In 30 years.	In 25 years.	In 20 years.	In 15 years.	In 10 years.	Age.
20 to							20 to
25	$52 50	$58 14	$65 64	$75 39	$87 92	$103 91	25
26	52 82	58 39	65 83	75 54	88 05	104 03	26
27	53 17	58 65	66 04	75 71	88 19	104 16	27
28	53 54	58 94	66 26	75 89	88 34	104 29	28
29	53 95	59 25	66 50	76 08	88 50	104 43	29
30	54 40	59 60	66 76	76 29	88 67	104 58	30
31	54 90	59 98	67 06	76 52	88 86	104 75	31
32	55 44	60 39	67 37	76 76	89 06	104 92	32
33	56 03	60 84	67 70	77 02	89 27	105 11	33
34	56 67	61 33	68 08	77 30	89 50	105 31	34
35	57 37	61 87	68 49	77 62	89 75	105 53	35
36	58 13	62 46	68 93	77 95	90 02	105 75	36
37	58 96	63 10	69 42	78 33	90 31	106 00	37
38	59 86	63 81	69 96	78 73	90 63	106 28	38
39	60 84	64 59	70 56	79 18	90 98	106 58	39
40	61 90	65 44	71 21	79 68	91 37	106 90	40
41		66 37	71 93	80 23	91 79	107 26	41
42		67 39	72 72	80 83	92 26	107 65	42
43		68 50	73 58	81 49	92 78	108 08	43
44		69 70	74 54	82 22	93 34	108 55	44
45		71 01	75 58	83 03	93 97	109 07	45
46			76 74	83 93	94 67	109 65	46
47			78 01	84 92	95 46	110 30	47
48			79 39	86 02	96 31	111 01	48
49			80 90	87 22	97 27	111 81	49
50			82 54	88 54	98 32	112 68	50
51				89 99	99 48	113 64	51
52				91 58	100 74	114 70	52
53				93 30	102 14	115 86	53
54				95 19	103 67	117 14	54
55				97 24	105 34	118 54	55
56					107 18	120 09	56
57					109 20	121 78	57
58					111 41	123 64	58
59					113 83	125 70	59
60					116 49	127 96	60
61						130 45	61
62						133 19	62
63						136 20	63
64						139 52	64
65						143 16	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

HALF-ANNUAL PAYMENTS FOR TEN YEARS.

Age.	In 35 years.	In 30 years.	In 25 years	In 20 years.	In 15 years	In 10 years.	Age.
20 to							20 to
25	$27 30	$30 24	$34 13	$39 20	$45 72	$54 04	25
26	27 47	30 37	34 23	39 28	45 79	54 10	26
27	27 65	30 50	34 34	39 37	45 86	54 17	27
28	27 84	30 65	34 46	39 46	45 94	54 23	28
29	28 06	30 81	34 58	39 56	46 02	54 30	29
30	28 29	30 99	34 72	39 67	46 11	54 38	30
31	28 55	31 19	34 87	39 79	46 20	54 47	31
32	28 83	31 40	35 03	39 92	46 31	54 55	32
33	29 14	31 64	35 20	40 05	46 42	54 65	33
34	29 47	31 89	35 40	40 20	46 54	54 76	34
35	29 83	32 17	35 62	40 36	46 67	54 87	35
36	30 23	32 48	35 85	40 54	46 81	54 99	36
37	30 66	32 81	36 10	40 73	46 95	55 12	37
38	31 13	33 18	36 38	40 94	47 13	55 27	38
39	31 64	33 59	36 69	41 18	47 31	55 42	39
40	32 19	34 03	37 03	41 44	47 51	55 59	40
41		34 52	37 40	41 72	47 73	55 78	41
42		35 05	37 82	42 03	47 98	55 98	42
43		35 62	38 26	42 38	48 25	56 20	43
44		36 25	38 76	42 76	48 54	56 45	44
45		$ 36 93	39 30	43 18	48 87	56 72	45
46			39 90	43 65	49 23	57 02	46
47			40 57	44 16	49 64	57 36	47
48			41 29	44 73	50 08	57 73	48
49			42 07	45 36	50 58	58 14	49
50			42 96	46 04	51 13	58 69	50
51				46 80	51 73	59 10	51
52				47 62	52 39	59 65	52
53				48 52	53 12	60 25	53
54				49 50	53 91	60 91	54
55				50 57	54 78	61 64	55
56					55 74	62 45	56
57					56 79	63 33	57
58					57 94	64 30	58
59					59 19	65 37	59
60					60 58	66 54	60
61						67 84	61
62						69 26	62
63						70 83	63
64						72 55	64
65						74 45	65

The Mutual Life Insurance Company
of New York.

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

QUARTER-ANNUAL PAYMENTS FOR TEN YEARS.

Age.	In 35 years.	In 30 years.	In 25 years.	In 20 years.	In 15 years.	In 10 years.	Age.
20 to							20 to
25	$13 92	$15 41	$17 40	$19 98	$23 30	$27 54	25
26	14 00	15 48	17 45	20 02	23 33	27 57	26
27	14 09	15 55	17 50	20 06	23 37	27 60	27
28	14 19	15 62	17 56	20 11	23 41	27 64	28
29	14 30	15 70	17 62	20 16	23 45	27 67	29
30	14 42	15 80	17 69	20 22	23 50	27 71	30
31	14 55	15 90	17 77	20 28	23 55	27 76	31
32	14 69	16 00	17 85	20 34	23 60	27 80	32
33	14 85	16 12	17 94	20 41	23 66	27 85	33
34	15 02	16 25	18 04	20 49	23 72	27 90	34
35	15 20	16 40	18 15	20 57	23 79	27 96	35
36	15 40	16 55	18 27	20 66	23 86	28 02	36
37	15 62	16 72	18 40	20 76	23 93	28 09	37
38	15 86	16 91	18 54	20 86	24 02	28 16	38
39	16 12	17 12	18 70	20 98	24 11	28 24	39
40	16 40	17 35	18 87	21 11	24 21	28 33	40
41		17 59	19 06	21 26	24 33	28 43	41
42		17 86	19 27	21 42	24 45	28 53	42
43		18 15	19 50	21 60	24 59	28 64	43
44		18 47	19 75	21 79	24 74	28 76	44
45		18 82	20 02	22 00	24 90	28 90	45
46			20 34	22 24	25 09	29 06	46
47			20 67	22 50	25 30	29 23	47
48			21 04	22 80	25 53	29 42	48
49			21 44	23 12	25 78	29 63	49
50			21 91	23 46	26 06	29 86	50
51				23 85	26 36	30 12	51
52				24 27	26 70	30 40	52
53				24 73	27 07	30 70	53
54				25 22	27 48	31 04	54
55				25 77	27 92	31 41	55
56					28 40	31 82	56
57					28 94	32 27	57
58					29 53	32 77	58
59					30 16	33 31	59
60					30 87	33 91	60
61						34 57	61
62						35 30	62
63						36 10	63
64						36 97	64
65						37 94	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

ANNUAL PAYMENTS FOR FIVE YEARS.

Age.	In 35 years.	In 30 years.	In 25 years	In 20 years.	In 15 years.	In 10 years.	Age.
20 to							20 to
25	$91 64	$101 73	$115 14	$132 57	$154 97	$183 57	25
26	92 13	102 09	115 40	132 76	155 12	183 69	26
27	92 68	102 49	115 69	132 98	155 28	183 82	27
28	93 27	102 92	116 00	133 21	155 46	183 96	28
29	93 92	103 39	116 34	133 45	155 64	184 10	29
30	94 63	103 91	116 71	133 72	155 84	184 26	30
31	95 42	104 48	117 12	134 01	156 05	184 43	31
32	96 27	105 11	117 57	134 33	156 28	184 61	32
33	97 21	105 79	118 05	134 67	156 53	184 79	33
34	98 23	106 55	118 58	135 04	156 80	185 00	34
35	99 35	107 38	119 18	135 45	157 09	185 22	35
36	100 56	108 28	119 82	135 90	157 40	185 45	36
37	101 89	109 28	120 53	136 40	157 75	185 71	37
38	103 33	110 38	121 32	136 94	158 12	185 99	38
39	104 90	111 58	122 19	137 54	158 54	186 29	39
40	106 60	112 89	123 14	138 21	158 99	186 62	40
41		114 33	124 20	138 94	159 50	186 98	41
42		115 89	125 35	139 75	160 05	187 37	42
43		117 60	126 62	140 64	160 66	187 79	43
44		119 45	128 02	141 63	161 33	188 27	44
45		121 46	129 54	142 72	162 07	188 78	45
46			131 22	143 92	162 90	189 36	46
47			133 06	145 26	163 83	190 01	47
48			135 06	146 72	164 85	190 73	48
49			137 23	148 33	165 98	191 52	49
50			139 58	150 10	167 23	192 39	50
51				152 02	168 60	193 36	51
52				154 11	170 09	194 42	52
53				156 39	171 73	195 58	53
54				158 85	173 53	196 85	54
55				161 51	175 48	198 25	55
56					177 62	199 78	56
57					179 94	201 45	57
58					182 47	203 28	58
59					185 23	205 29	59
60					188 22	207 50	60
61						209 92	61
62						212 55	62
63						215 44	63
64						218 60	64
65						222 04	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

HALF-ANNUAL PAYMENTS FOR FIVE YEARS.

Age.	In 35 years.	In 30 years.	In 25 years.	In 20 years.	In 15 years	In 10 years.	Age.
20 to 25	$47 65	$52 90	$59 88	$68 94	$80 59	$95 46	20 to 25
26	47 91	53 09	60 01	69 04	80 66	95 52	26
27	48 20	53 30	60 16	69 15	80 75	95 58	27
28	48 50	53 52	60 32	69 27	80 84	95 65	28
29	48 84	53 76	60 50	69 40	80 94	95 73	29
30	49 21	54 04	60 69	69 54	81 04	95 81	30
31	49 62	54 33	60 90	69 68	81 15	95 90	31
32	50 06	54 65	61 14	69 85	81 27	96 00	32
33	50 55	55 01	61 39	70 03	81 40	96 10	33
34	51 08	55 40	61 66	70 22	81 54	96 20	34
35	51 66	55 84	61 97	70 44	81 69	96 31	35
36	52 29	56 30	62 30	70 67	81 85	96 44	36
37	52 98	56 81	62 67	70 93	82 03	96 57	37
38	53 73	57 40	63 09	71 21	82 22	96 71	38
39	54 55	58 02	63 54	71 52	82 44	96 87	39
40	55 43	58 70	64 04	71 87	82 68	97 04	40
41		59 45	64 59	72 25	82 94	97 23	41
42		60 26	65 18	72 67	83 23	97 44	42
43		61 15	65 84	73 14	83 55	97 66	43
44		62 12	66 57	73 65	83 89	97 90	44
45		63 16	67 36	74 22	84 28	98 17	45
46			68 24	74 84	84 71	98 47	46
47			69 19	75 54	85 19	98 80	47
48			70 23	76 30	85 72	99 17	48
49			71 36	77 13	86 31	99 59	49
50			72 58	78 05	86 96	100 05	50
51				79 05	87 67	100 55	51
52				80 18	88 45	101 10	52
53				81 33	89 30	101 70	53
54				82 60	90 24	102 36	54
55				83 99	91 25	103 09	55
56					92 36	103 89	56
57					93 57	104 76	57
58					94 89	105 70	58
59					96 32	106 75	59
60					97 88	107 90	60
61						109 16	61
62						110 52	62
63						112 03	63
64						113 67	64
65						115 46	65

The Mutual Life Insurance Company of New York.

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

QUARTER-ANNUAL PAYMENTS FOR FIVE YEARS.

Age.	In 35 years.	In 30 years	In 25 years	In 20 years.	In 15 years.	In 10 years.	Age.
20 to							20 to
25	$24 28	$26 96	$30 51	$35 13	$41 07	$48 65	25
26	24 41	27 05	30 58	35 19	41 10	48 68	26
27	24 56	27 16	30 66	35 24	41 15	48 71	27
28	24 72	27 27	30 74	35 30	41 20	48 75	28
29	24 89	27 40	30 83	35 37	41 25	48 79	29
30	25 08	27 54	30 93	35 44	41 30	48 83	30
31	25 29	27 69	31 04	35 52	41 35	48 87	31
32	25 51	27 85	31 16	35 60	41 41	48 92	32
33	25 76	28 04	31 28	35 69	41 48	48 97	33
34	26 03	28 24	31 42	35 79	41 55	49 02	34
35	26 32	28 46	31 58	35 90	41 63	49 08	35
36	26 65	28 70	31 75	36 02	41 71	49 15	36
37	27 00	28 96	31 94	36 15	41 80	49 22	37
38	27 38	29 25	32 15	36 29	41 90	49 29	38
39	27 80	29 57	32 38	36 45	42 01	49 37	39
40	28 25	29 92	32 64	36 63	42 13	49 45	40
41		30 30	32 92	36 82	42 27	49 55	41
42		30 71	33 22	37 04	42 42	49 66	42
43		31 16	33 55	37 27	42 58	49 77	43
44		31 66	33 92	37 53	42 75	49 89	44
45		32 21	34 33	37 82	42 95	50 02	45
46			34 78	38 14	43 17	50 18	46
47			35 26	38 50	43 42	50 35	47
48			35 79	38 88	43 69	50 55	48
49			36 37	39 30	43 99	50 76	49
50			36 99	39 75	44 32	50 99	50
51				40 29	44 68	51 24	51
52				40 86	45 07	51 52	52
53				41 45	45 51	51 83	53
54				42 10	45 98	52 17	54
55				42 80	46 50	52 54	55
56					47 07	52 94	56
57					47 69	53 39	57
58					48 33	53 87	58
59					49 09	54 40	59
60					49 88	54 99	60
61						55 63	61
62						56 32	62
63						57 09	63
64						57 93	64
65						58 84	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

Other amounts, from $200 to $30,000, in same proportion.

ENDOWMENT POLICIES PAYABLE AS INDICATED OR AT DEATH IF PRIOR.

SINGLE PAYMENTS.

Age.	In 35 years.	In 30 years	In 25 years.	In 20 years	In 15 years.	In 10 years.	Age.
20 to							20 to
25	$407 60	$453 58	$514 70	$594 16	$696 27	$826 64	25
26	409 54	454 92	515 58	594 72	696 61	826 83	26
27	411 69	456 39	516 55	595 34	696 99	827 03	27
28	414 05	458 01	517 61	596 01	697 38	827 26	28
29	416 65	459 79	518 77	596 74	697 81	827 48	29
30	419 51	461 76	520 06	597 54	698 28	827 74	30
31	422 66	463 94	521 48	598 42	698 79	828 01	31
32	426 11	466 34	523 05	599 37	699 34	828 30	32
33	429 90	468 99	524 78	600 43	699 94	828 60	33
34	434 06	471 92	526 70	601 60	700 61	828 95	34
35	438 63	475 16	528 83	602 90	701 33	829 32	35
36	443 60	478 71	531 19	604 33	702 12	829 71	36
37	449 03	482 64	533 80	605 92	703 00	830 15	37
38	454 94	486 95	536 69	607 69	703 97	830 62	38
39	461 36	491 69	539 90	609 67	705 06	831 15	39
40	468 31	496 89	543 45	611 86	706 26	831 72	40
41		502 58	547 37	614 31	707 61	832 36	41
42		508 79	551 70	617 02	709 11	833 06	42
43		515 55	556 47	620 04	710 79	833 85	43
44		522 89	561 71	623 39	712 67	834 72	44
45		530 84	567 46	627 11	714 76	835 70	45
46			573 75	631 22	717 09	836 80	46
47			580 62	635 76	719 70	838 03	47
48			588 07	640 74	722 58	839 39	48
49			596 13	646 20	725 76	840 91	49
50			604 82	652 16	729 28	842 59	50
51				658 64	733 13	844 44	51
52				665 66	737 35	846 48	52
53				673 23	741 94	848 71	53
54				681 39	746 95	851 16	54
55				690 13	752 39	853 84	55
56					758 29	856 76	56
57					764 67	859 95	57
58					771 55	863 43	58
59					778 96	867 22	59
60					786 90	871 35	60
61						875 83	61
62						880 66	62
63						885 89	63
64						891 53	64
65						897 56	65

PREMIUM RATES FOR AN INSURANCE OF $1000.

CHILDREN'S ENDOWMENT POLICIES PAYABLE ONLY AT AGE INDICATED.

CONTINUED ANNUAL PAYMENTS.

PRESENT AGE.	PAYABLE AT THE AGE OF EIGHTEEN.		PAYABLE AT THE AGE OF TWENTY-ONE.		PAYABLE AT THE AGE OF TWENTY-FIVE.		PRESENT AGE.
	No premiums returned in case of previous death.	All premiums returned in case of previous death.	No premiums returned in case of previous death.	All premiums returned in case of previous death.	No premiums returned in case of previous death.	All premiums returned in case of previous death.	
1	$40 38	$46 78	$31 80	$37 16	$23 85	$28 21	1
2	44 77	50 30	34 90	39 64	25 93	29 89	2
3	49 52	54 44	38 18	42 52	28 09	31 81	3
4	54 75	59 32	41 71	45 86	30 36	33 99	4
5	60 68	65 06	45 60	49 67	32 82	36 44	5
6	67 50	71 85	49 97	54 07	35 50	39 18	6
7	75 52	79 94	54 93	59 13	38 47	42 27	7
8	85 13	89 69	60 65	65 01	41 79	45 74	8
9	96 87	101 66	67 33	71 90	45 54	49 66	9
10	111 58	116 66	75 24	80 07	49 80	54 13	10
11	130 53	135 96	84 78	89 88	54 70	59 24	11
12	155 88	161 71	96 49	101 89	60 39	65 15	12
13	191 45	197 78	111 18	116 91	67 06	72 06	13
14	244 93	251 89	130 13	136 22	74 99	80 22	14
15			155 49	161 97	84 55	90 03	15
16			191 10	198 02	96 30	102 01	16
17			244 64	252 09	111 03	117 00	17
18					130 03	136 29	18
19					155 43	162 01	19
20					191 07	198 04	20

☞ These Premiums can also be made Half-Annual or Quarter-Annual, if desired.

FINANCIAL STATEMENT

OF

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

JANUARY 1, 1873.

Total Cash Assets,	$58,550,059.42
Number of Policies in force,	78,146
Amount of Policies in force, including Additions,	$264,591,873.61
Total Cash Income for year 1872,	$17,716,094.54
Ratio of Expenses to Receipts for year 1872,	$6\frac{98}{100}$ per cent.
Ratio of Total Expenses to Total Receipts during the whole thirty years of Company's existence,	Under 10 per ct.
Cash paid for Claims during year 1872,	$2,715,249.67
Cash paid for Claims during entire existence of the Company,	$19,684,155.27
Cash Dividends paid to Policy-Holders during year 1872,	$5,259,205.14
Cash Dividends paid to Policy-Holders during entire existence of the Company,	$28,827,532.17

GENERAL AGENTS.

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L. SPENCER GOBLE, General Agent for New Jersey, 792 Broad Street, Newark, N. J.

A. B. FORBES, General Agent for Pacific Coast, San Francisco, Cal.

O. F. BRESEE, General Agent for Virginia, West Virginia, District of Columbia, Maryland, Kentucky, East Tennessee, Interior of the Carolinas, Georgia and Alabama, 15 South Street, Baltimore, Md.

JOHN G. JENNINGS, General Agent for Ohio. Address Jennings, Higgins & Brooks, Cleveland, Ohio.

DERICK L. BOARDMAN, General Agent for Northern and Western New York. Address Christie & Boardman, Troy, N. Y.

JOHN A. LITTLE, General Agent for New York City, Long Island and Staten Island. Address Little & Raymond, 132 Broadway, New York.

JOHN W. NICHOLS, General Agent for Connecticut, New Haven, Conn.

FAYETTE P. BROWN, General Agent for Vermont, and the Counties of Dutchess, Ulster, Orange, Putnam, Westchester, Rockland, Sullivan, Delaware, Broome, Tioga, and Chemung, in State of New York, Yonkers, N. Y.

AMOS D. SMITH, 3d, General Agent for Massachusetts, Boston; and for Rhode Island, Providence.

W. D. LITTLE, General Agent for Maine and New Hampshire, Portland, Me.

F. W. VANUXEM, General Agent for Pennsylvania and Delaware. Address Vanuxem, Bates & Lambert, 402 Walnut Street, Philadelphia, Pa.

BYRON SHERMAN, General Agent for Missouri, Kansas, Nebraska, Colorado, and Western Arkansas, and Montana, Dakota, and Wyoming Territories, St. Louis, Mo.

AVERY
CLASSICS

FAYETTE P. BROWN,

General Agent,

YONKERS, N. Y.

C. H. GRANGER, Agent.

RUTLAND, VT.

OFFICE OPPOSITE DEPOT,